

Certificate Number: 03621-PAM-DE-028319465

Bankruptcy Case Number: 16-03573



03621-PAM-DE-028319465

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2016, at 3:25 o'clock PM EDT, James H AKINS completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 7, 2016

By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor

Certificate Number: 03621-PAM-DE-028319468

Bankruptcy Case Number: 16-03573



03621-PAM-DE-028319468

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2016, at 3:25 o'clock PM EDT, Bonnie M Akins completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 7, 2016 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor